

## Do's and Don'ts

### Do's

- Conduct your ATM transactions without showing your ATM PIN.
- Post completion of the transaction, press cancel or please wait till welcome screen appears.
- Ensure your current mobile number is registered with the bank for alerts.
- Beware of suspicious movements of people around the ATM and strangers trying to engage you in conversation.
- Look for any devices attached to the ATM or in the ATM room that looks suspicious.
- Inform the bank immediately if the ATM / Debit card is lost or stolen.
- Report any unauthorized transaction immediately.
- Check your phone for SMS for the debited amount and reconcile your SMS alert with your bank statements regularly.
- If cash is not dispensed and the ATM does not display an error message, please report it to the bank immediately.

### Don'ts

- Don't write your PIN on the card.
- Don't take help from strangers or handover your card to anyone.
- Don't disclose your PIN to anyone - including bank employees and family members.
- Don't speak over the mobile phone while you are transacting.
- Do not leave the ATM machines unless the transaction session is completed.

## Frequently Asked Questions

### 1 What type of cards can be used at an ATM?

Ans. The ATM / ATM cum debit cards, credit cards and prepaid cards, as permitted by the issuer, can be used at ATMs for various transactions.

### 2 What is Personal Identification Number (PIN)?

Ans. PIN is the numeric password which is separately mailed / handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use. Customer should not disclose PIN to anybody, including to bank officials. Customers should change the PIN at regular intervals.

### 3 What are the services / facilities available at ATMs ?

Ans. In addition to cash dispensing, ATMs may offer many other services / facilities to customers. Some of these services include: Account Information, Cash Deposit, Regular Bills Payment, Purchase of Re-load Vouchers for Mobiles, Mini / Short Statement Generation, Account statement request, Aadhar Linking, Mobile Banking & Net banking Registration, PIN change, Request for Cheque Book.

### 4 Are customers entitled to any free transactions at ATMs?

Ans. Yes, with effect from November 01, 2014, a bank must offer to its savings bank account holders a minimum number of free transactions at ATMs as under:

- Transactions at a bank's own ATMs (On-Us transactions) at any location: Banks must offer their savings bank account holders a minimum of five free transactions (including both financial and non-financial) in a month, irrespective of the location of ATMs.
- Transactions at any other banks' ATMs (Off-Us transactions) at Metro locations: In case of ATMs located in six metro locations, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad, banks must offer their savings bank account holders a minimum of three free transactions (including both financial and non-financial transactions) in a month.
- Transactions at any other banks' ATMs (Off-Us transactions) at Non-Metro locations: At any location, other than the six metro locations as above, banks must offer the savings bank account holders a minimum of five free transactions (including both financial and non-financial transactions) in a month at other bank ATMs.

### 5 Can a bank offer more number of free transactions at ATMs?

Ans. RBI has mandated minimum number of free transactions at ATMs. Banks may offer more number of transactions free of cost to their customers.

### 6 Is the above prescription of free transactions applicable to a Basic Savings Bank Deposit Account (BSBDA) also?

Ans. The above does not apply to BSBDA as the number of withdrawals from BSBDA is subject to the conditions associated with such accounts.

### 7 My bank has counted balance enquiry at ATM in calculating number of free transactions. Why?

Ans. The above prescription of number of free transactions is inclusive of both financial and non-financial transactions at ATMs.

### 8 How can one know if the ATM location is metro or non-metro?

Ans. ATM installing banks have been advised to indicate clearly at each ATM location that the ATM is situated in a 'metro' or a 'non-metro' location using appropriate means (message displayed on the ATM / sticker / poster, etc.) to enable the customer to identify the status of the ATM in relation to availability of number of free transactions.

### 9 Are customers charged for transactions at ATMs?

Ans. Yes, customers can be charged for transactions at ATMs over and above the mandated number of free transactions (as indicated in answer to Q. 4 above). However, presently, these charges cannot exceed a maximum of ₹20/- per transaction (plus applicable taxes, if any) by his / her bank.

### 10 What are the charges prescribed by RBI for use of credit cards at ATMs and for withdrawal at ATM located abroad?

Ans. The service charges for the following types of cash withdrawal transactions may be determined by the banks themselves:

- (a) cash withdrawal with the use of credit cards.
- (b) cash withdrawal in an ATM located abroad.

### 11 What steps should a customer take in case of a failed ATM transaction at other bank ATMs, when his / her account is debited?

Ans. Irrespective of use of card at an own bank ATM / other bank ATM, the customer should lodge a complaint with the card issuing bank at the earliest.

### 12 From where the customer can get the contact numbers for lodging a complaint?

Ans. Banks are required to display the name/s and the contact number/s of concerned officers / toll free numbers / help desk numbers in the ATM premises.

### 13 Is there any time limit for the card issuing bank to recredit the customer's account for a failed ATM transaction indicated under Q. No. 11?

Ans. As per the RBI instructions (DPSS.PD.No.2632/02.10.002/2010-2011 dated May 27, 2011), in case of a failed ATM transaction, the card issuing bank has been mandated to resolve the customer complaint by re-crediting the customer's account within 7 working days from the date of complaint.

### 14 Are the customers eligible for compensation for delays beyond 7 working days in resolving a complaint?

Ans. Yes. Effective July 1, 2011, the card issuing bank has to pay compensation of Rs. 100/- per day for delay in re-crediting the customer's amount beyond 7 working days from the date of receipt of complaint regarding failed ATM transactions. The compensation has to be credited to the account of the customer without any claim being made by the customer. However, in order to become eligible for compensation, the customer is required to lodge the complaint within 30 days of the transaction.

### 15 What is the course of action for the customer if the complaint is either not addressed by his / her bank within the stipulated time or not addressed to his / her satisfaction?

Ans. Within 30 days of receiving reply from the bank or in case of non-receipt of a reply from the bank within 30 days of lodging the complaint, the customer can take recourse to the Banking Ombudsman. The details of Office of Banking Ombudsman are available at the link: <https://rbi.org.in/Scripts/AboutUs-Display.aspx?pg=BankingOmbudsmen.htm>

### 16 What should be done to the ATM card when its validity has expired or the underlying account is closed?

Ans. A card upon expiry of its validity or closure of the underlying account, should be cut into four pieces through the magnetic strip / chip before disposing it off.

### 17 What should be done if card is lost / stolen?

Ans. The customer should contact the card issuing bank immediately on noticing the loss / theft of the card and should request the bank to block the card.

### 18 What are Magnetic Stripe cards and EMV Chip & PIN cards?

Ans. The Magnetic Stripe card stores card data on magnetic stripe present on the card while the data in an EMV Chip & PIN card is stored in a chip. The EMV Chip & PIN cards are considered to be safer when compared to Magnetic Stripe cards.

### 19 What is the mandate for banks for issuing Magnetic Stripe cards or EMV Chip & PIN cards?

Ans. Banks have been instructed to convert all existing Magnetic Stripe cards to EMV Chip & PIN cards before December 31, 2018. If the card holder has not got his / her magnetic stripe card replaced by an EMV Chip & PIN card, he / she should immediately approach his / her bank branch to get the replacement. These FAQs are issued by the Reserve Bank of India for information and general guidance purposes only. The Bank will not be held responsible for actions taken and/or decisions made on the basis of the same. For clarifications or interpretations, if any, one may be guided by the relevant circulars and notifications issued from time to time by the Bank.

## ചെട്ടേണ്ടവയും ചെയ്യരുതാത്തവയും

- ഇടപാട് നടത്തുമ്പോൾ നിങ്ങളുടെ എടിഎം പിൻ കാണിക്കാതെ ഇടപാടുകൾ നടത്തുക.
- ഇടപാടുകൾ പൂർത്തിയാക്കിയ ശേഷം റദ്ദാക്കൽ അമർത്തുക അല്ലെങ്കിൽ സ്വാഗത സ്ക്രീൻ വരുന്നതുവരെ കാത്തിരി ക്കുക.
- നിങ്ങളുടെ നിലവിലെ ഫോൺ നമ്പർ അറിയിപ്പുകൾ ലഭിക്കുന്നതിനായി നിങ്ങളുടെ ബാങ്കിൽ രജിസ്റ്റർ ചെയിതിട്ടുണ്ട് എന്നത് ഉറപ്പുവരുത്തുക.
- നിങ്ങളുമായി സംഭാഷണത്തിൽ ഏർപ്പെടാൻ ശ്രമിക്കുന്ന എടിഎമ്മിനു സമീപമുള്ള അപരിചിതരുടെ സംശയാസ്പദമായ നിക്കങ്ങളോട് ജാഗ്രത പുലർത്തുക.
- എടിഎമ്മിലോ എടിഎം റൂമിനുള്ളിലോ സംശയാസ്പദമായ അധിക ഉപകരണങ്ങൾ ഘടിപ്പിക്കപ്പെട്ടിട്ടുണ്ടോ എന്നത് വീക്ഷിക്കുക.
- എടിഎം ഡെബിറ്റ് കാർഡ് നഷ്ടപ്പെടുകയോ കളവുപോകുകയോ ചെയ്താൽ ആയത് ഉടൻതന്നെ ബാങ്കിനെ അറിയിക്കേണ്ടതാണ്. അനധികൃത ഇടപാടുകൾ ഉണ്ടെങ്കിൽ അത്യാം റിപ്പോർട്ട് ചെയ്യുക.
- ബാങ്കിൽ നിന്നും പിൻവലിക്കപ്പെടുന്ന തുകകൾക്കായി ലഭിക്കുന്ന എസ്എംഎസ്സുകൾ പരിശോധിക്കുകയും അതുമായി നിങ്ങളുടെ ബാങ്ക് സ്റ്റേറ്റ്മെന്റ് ഒത്തുനോക്കുകയും ചെയ്യുക.
- പണം പുറത്തു വരാതിരിക്കുകയും എടിഎമ്മിൽ എൻ മെസ്സേജുകൾ കാണിക്കുകയും ചെയ്യുന്നില്ല എങ്കിൽ ഉടൻ തന്നെ അത് ബാങ്കിനെ അറിയിക്കുക.

### ചെയ്യരുതാത്തവ

- കാർഡിൽ നിങ്ങളുടെ പിൻ നമ്പർ എഴുതരുത്.
- അപരിചിതരിൽ നിന്ന് സഹായം സ്വീകരിക്കുകയോ നിങ്ങളുടെ കാർഡ് കൈമാറുകയോ ചെയ്യരുത്.
- ബാങ്ക് ജീവനക്കാർക്കും കൂടുംബാംഗങ്ങൾക്കും ഉൾപ്പെടെ ആർക്കും നിങ്ങളുടെ പിൻ നമ്പർ നൽകാതിരിക്കുക.
- ഇടപാടു നടത്തുന്ന സമയത്ത് മൊബൈലിൽ സംസാരിക്കരുത്.
- ഇടപാട് സെഷൻ പൂർത്തിയാകുന്നതിന് മുമ്പ് എടിഎം മെഷീനിന്റെ അരികിൽ നിന്നും പോകരുത്.

## क्या करें और क्या न करें

### क्या करें

- पैसा निकालते समय अपने सभी एटीएम सौदे, बिना एटीएम पिन दिखाएँ करें।
- पैसा निकालने के बाद, कैंसिल दबाएँ या वेलकम स्क्रीन दिखाई देने तक इंतजार करें।
- यह सुनिश्चित करें कि 'चेतावनी' देने के लिए बैंक के पास आपका वर्तमान मोबाइल नम्बर रजिस्टर है।
- एटीएम के आसपास लोगों के संदिग्ध रूप से चलने-फिरने और अजनबियों को आपको बातचीत में उलझाए रखने से सावधान रहें।
- यह ध्यान से देखें कि कहीं एटीएम मशीन में या एटीएम के कमरे में कोई संदिग्ध दिखने वाला अतिरिक्त उपकरण तो नहीं लगा है।
- यदि आपका एटीएम/डेबिट कार्ड खो जाए या चोरी हो जाए तो तुरंत बैंक को इसकी सूचना दें । यदि कोई अनाधिकृत सौदा आपके कार्ड द्वारा हुआ हो तो उसकी भी सूचना दें।
- अपने फोन में निकाली गई राशि का एस एम एस देखें फिर उसे अपने बैंक स्टेटमेंट से नियमित रूप से मिलाते रहें।
- यदि रक़म न निकले और एटीएम में 'Error' का संदेश न आए तो कृपया तुरंत बैंक को सूचित करें।

### न करें

- कार्ड पर अपना पिन (PIN) न लिखें।
- किसी अजनबी की मदद न लें न ही किसी को अपना कार्ड सौंपें।
- अपना 'पिन' किसी को भी न बताएँ – बैंक कर्मचारी और अपने परिवार के सदस्यों को भी नहीं।
- पैसा निकालते समय मोबाइल फ़ोन पर बात न करें।
- जब तक आपका सौदा पूरा न हो जाए एटीएम मशीन के पास से न जाएँ।